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August 27, 2009

Honorable Commissioner Thomas Hampton and Mrs. Leslie Johnson, Hearing Officer DC Department of Insurance, Securities, and Banking 810 First St, NE Suite 701 Washington, DC 20002

RE: Request to testify at DC CareFirst's Surplus Review Hearing

Dear Commissioner Hampton and Mrs. Johnson:

It is my understanding that you will be conducting a surplus review of Group Hospital and Medical Services, Inc. (DC CareFirst) to determine whether CareFirst has excessive surplus that should be reinvested in the District's community health needs. Please accept this letter as AARP's intent to testify on this matter on September 10, 2009. At the hearing, JoAnn Lamphere, DrPH, Director of State Government Relations for the Health and Long-term Care team, will be speaking on behalf of AARP's 91,000 members in the District of Columbia.

AARP believes that excess surplus should be used both to help fund urgent community/public health initiatives and to lower premiums for policyholders who are struggling under recent rate increases. We look forward to the opportunity to testify before you on the 10<sup>th</sup>.

Please feel free to reach out to me if you have any questions.

Respectfully,

Louis Davis, Jr.

Interim State Director, AARP DC

cc: Mr. Stephen Taylor, General Counsel